



Illinois All Kids Program: A First in Universal Health Care



Under Illinois Governor Rod Blagojevich's new program all children under the age of 19 are eligible for health care coverage, regardless of family income.

Illinois counts 253,000 children without health insurance. According to the governor, over half of these children come from working families who earn too much to qualify for assistance programs like CHIP or Medicaid. These families are caught in the access gap so many Americans find themselves--earning too much to qualify for public assistance, but earning too little to buy health insurance on the private market. The Illinois All Kids program was developed to address this gap. The governor asserts that uninsured children receive inadequate medical care and, therefore, are at higher risk for more severe illnesses and hospitalization.

According to All Kids' statistics, children with health insurance and reliable access to health services do better in school, are more likely to visit a doctor and have access to medication and are therefore less likely to develop serious illnesses or need emergency room care or hospitalization. The governor states that, by enacting the All Kids program, the state and insurance companies will save money by addressing medical problems on the front-end, rather than the back. By allowing every child to see a doctor for a health problem, health conditions can be addressed before they become serious health problems, resulting in hospitalization or extensive medical treatment. Doctor visits and prescription drugs are far more cost effective than lengthy hospital stays, and the governor asserts that, by increasing access on the front-end of medical conditions, the state will save on more expensive treatments down the road.

All Kids is a comprehensive program, offering the following services: doctor visits, vision and dental benefits, hospital services, and prescription drugs. Premiums are based on family income. Families earning between \$40,000 and \$60,000 per year pay premiums of \$40 per child, but do not pay more than \$80 a month, no matter how many children they are insuring. Premiums go up from there. If a family earns between \$60,000 and \$80,000 per year, their premiums per child are \$70 per month. They do not pay more than \$140 per month. There is no income cap for people wishing to enroll for the All Kids program; even families earning over \$100,000 per year are eligible. The All Kids program goes into effect July 1, 2006.

Link to the Illinois All Kids page:

[All Kids](#)

Link to text of enacted legislation:

IL H.B. 803 - (Amendment 3) Establishes the Covering ALL KIDS Health Insurance Program. Provides insurance which covers preventative care, dental and vision, hospital costs, and prescription drugs for all children through age 18 who are not eligible for coverage by Medicaid or the Illinois CHIP. Premiums are based on a graduated rate, but all children, regardless of family income, are eligible.

More NCSL information about All Kids:

[State Health Notes](#)